

## **KENTUCKY HEALTH BENEFIT EXCHANGE ADVISORY BOARD**

### **NAVIGATOR/AGENT SUBCOMMITTEE**

#### **Meeting Minutes**

**November 15, 2013**

#### **Call to Order and Roll Call**

The tenth meeting of the Navigator/Agent Subcommittee was held on Friday, November 15, 2013, at 3:00 p.m. at the Office of the Kentucky Health Benefit Exchange. Marcus Woodward, Chair, called the meeting to order at 3:03 p.m., and the Secretary called the roll.

Subcommittee Members Present: Given Marcus Woodward, Chair; David H. Allgood (by phone), George L. “Chip” Atkins, III, Carl Felix (by phone), Frances Feltner (by phone), Regan Hunt, John Kiebler (by phone), Jim Lawless, Don Mucci, Stacy Pruden (by phone), and Malea Hoepf Young (by phone). Katie Carter, Jan Day, Josie L. Hollon, Dr. Payne, Tihisha Rawlins, Jack Tillman, and Kennan Wethington were not present at the meeting.

Staff Present: Carrie Banahan, Chris Clark, Reina Díaz-Dempsey, Miriam Fordham, William Nold, Vanessa Petrey, Melea Rivera, and Maggie Woods (DOI).

#### **Approval of Minutes**

A motion to accept the minutes of the July 18, 2013, meeting was made, seconded, and approved by voice vote.

#### **Kentucky Health Benefit Exchange Update**

Bill Nold, Deputy Executive Director, Office of the Kentucky Health Benefit Exchange (KHBE), updated members on the Exchange activities. The kynect website went live late on September 30, 2013, to begin taking applications and for applications and enrollment in coverage. The system experienced some slow processing periods on October 1 due to the number of individuals attempting to sign on and create accounts, but the website never crashed or shut down. The website has remained in operation without any significant issues except for federal hub outages which impact some data verifications.

Carrie Banahan, Executive Director, KHBE, provided the latest numbers for enrollments and applications and noted that these numbers would also be announced on the Governor’s website. Ms. Banahan remarked that the KHBE was pleased about the response from the SHOP. The SHOP numbers were leveling out and growing at fairly steady pace. Some members requested a weekly breakdown of kynect numbers.

#### **Kentucky Health Benefit Exchange Regulations Update**

Ms. Banahan informed the subcommittee that the eligibility and enrollment regulation was considered at the Administrative Regulation Review Subcommittee and was not found deficient.

The civil lawsuit questioning the Governor's authority to establish the exchange was considered by the Franklin Circuit Court and the Governor's authority was upheld as constitutional. The case is in the appeals process at this time.

The Exchange is submitting weekly metrics to the Center for Consumer Information and Insurance Oversight (CCIIO) and the national numbers that were recently published by the White House include kynect reported metrics.

### **Agent Appointments**

As of today, 5,456 agents have shown interest in participating on kynect; 1,715 agents have completed the kynect training program; and 1,343 have completed the registration process and are participating on the Exchange. A future release of the kynect system should allow staff to determine the number of individuals using the services of an insurance agent or kynector.

Previously, the subcommittee recommended that all participating agents should have at least two appointments with participating issuers. The agent administrative regulation was filed with this recommended language. During the regulation comment period, the Exchange received comments from issuers asking that agent employees or captive contract agents be exempt from the two appointment requirement. Those comments were incorporated in the amended regulation. It has been problematic to manage the two appointment rule with the exemption for the insurer employees.

The members discussed the issue and decided that the the original recommendation should not be changed. The members requested that the Exchange find a way to manage the exception rather than change the two appointment rule for all agents.

Some subcommittee members requested that the marketing campaign for kynect add language for the promotion of insurance agents on kynect. Mr. Nold noted that the Governor and Exchange staff do mention at all speaking engagements that insurance agents are a method for enrolling on kynect at all speaking engagements. Subcommittee members who have served as speakers noted that they had also advised the audience that insurance agents were a method to access kynect.

### **Small Business Health Options Program (SHOP) Issues**

Subcommittee members asked for more details about the number of SHOP applications. The members felt the number of applications were low. Exchange staff contacted several SHOP applicants to provide assistance in completing the applications. Several applicants stated that they started the application to see the available rates. Based on this feedback and comments from insurance agents, the Exchange is placing a tool on the "Small Business" tab of the kynect website that will list all of the SHOP rates for the first quarter of 2014. A demonstration of the SHOP tool was provided to the members.

### **kynect Professional Support Hotlines**

Staff provided the subcommittee members with the phone number for the support professionals' line for insurance agents and kynectors to use when calling the contact center. This line has the same business hours as the main contact center line. The number is listed on the "Contact Us"

page of the kynect website. A subcommittee member noted that he had not been able to use the after call survey function.

### **Enrollment issues**

KHBE staff provided a brief demonstration of changes made to the agent dashboard as a result of comments from insurance agents and requested feedback on some of the further improvements proposed for the functionality. Subcommittee members requested some fields of data be added to provide due dates for verifications and status of enrollment.

Consumers, insurance agents, and kynectors cannot change the Social Security number, name, or date of birth of any applicants once the application is submitted. The system was designed to prevent some changes to this data since verification of this data with the federal hub occurs when the application is submitted. Staff provided a brief description of the contact center functions and the process for Tier III staff to receive, review, and provide a response to incident tickets that are created when an individual has any problems on kynect.

Subcommittee members asked if the notices of eligibility could be clarified. KHBE staff noted that the Affordable Care Act requires a combined notice of eligibility and would work to make the notices more understandable. Members reported that the fax line for verifications does not work well. Staff reported that actions were being taken to resolve the issue.

### **Advanced Premium Tax Credit (APTC) and Employer Sponsored Coverage**

Staff reported that there is still some confusion about when individuals who are eligible for employer sponsored coverage may opt out of employer sponsored coverage and receive APTC. Staff has been working on providing information to correct confusion about the rules regarding opting out of employer sponsored coverage and eligibility for APTC. A subcommittee member asked if individuals could be APTC-eligible if an employer-sponsored plan had multiple options of coverage and at least one option excludes spouses or dependents. KHBE staff will research the issue.

### **Other Business**

The next meeting of the subcommittee was not scheduled.

### **Adjournment**

The meeting was adjourned at 5:06 p.m.